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/James A. Collins/

James A. Collins, Reg. No. 43,557

June 9, 2010

Date of Signature & Date of Transmission

Attorney Docket No. 12654/33

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Alan R. Bauer et al.)	Examiner: Teresa Woods
)	
Serial Number:)	
10/764,076)	Group Art Unit: 3686
)	
Title:)	Confirmation No.: 7997
MONITORING SYSTEM FOR)	
DETERMINING AND)	
COMMUNICATING A COST OF)	
INSURANCE)	

RESPONSE AND REQUEST FOR RECONSIDERATION

Mail Stop: Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Woods:

In response to the Office Action mailed on December 23, 2009, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 21.